

PTO/SR/08A (08-03)

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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

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Sheet 1 of 4

**Complete if Known**

Application Number	10/091,046
Filing Date	March 5, 2002
First Named Inventor	Peng Chen
Art Unit	3624
Examiner Name	
Attorney Docket Number	301101-00009

**U. S. PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
N/A	1	US- 5148365	09-15-1992	Dembo	
	2	US- 5806047	09-08-1998	Hackel et al.	
	3	US- 5812987	09-22-1998	Luskin et al.	
	4	US- 5819238	10-06-1998	Fernholz	
	5	US- 5911136	06-08-1999	Atkins	
	6	US- 5918217	06-26-1999	Maggioncalda et al.	
	7	US- 5999917	12-07-1999	Facciani et al.	
	8	US- 6012044	01-04-2000	Maggioncalda et al.	
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	13	US- 6205434 B1	03-20-2001	Ryan et al.	
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**FOREIGN PATENT DOCUMENTS**

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		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)				
N/A	20	JP 2001-076057 A	03-23-2001	Idea Works KK	Abstract, Figs.	✓

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N. Subramana

Date

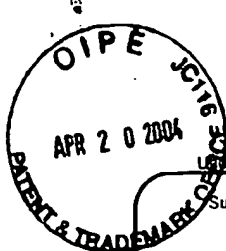
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Sheet 2 of 4**Complete if Known**

Application Number	10/091,046
Filing Date	March 5, 2002
First Named Inventor	Peng Chen et al.
Art Unit	3624
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Attorney Docket Number	301101-00009

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		Number-Kind Code <sup>2</sup> (if known)			
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	22	US- 6601044 B1	07-29-2003	Wallman	
	23	US- 2002/0013751 A1	01-31-2002	Facciani et al.	
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N. Subramaniam

Date

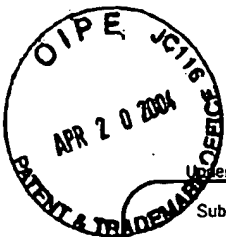
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N.J.	57	US- 2003/0212622 A1	11-13-2003	Wallman	
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Date

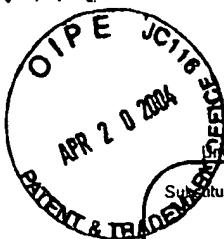
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Sheet 4

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### NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
N-1	58	Web page: Efficient Solutions, Inc., <a href="http://www.ellisols.com">http://www.ellisols.com</a> , believed posted at least as early as March 2, 2001, copyr. 1998-2002	
↑	59	DELANEY AND REICHENSTEIN, "An Expanded Portfolio View Includes Real Estate and Human Capital", AAll Journal (July 1996), pp. 7 - 11	
	60	HANNA AND CHEN, "Subjective and Objective Risk Tolerance: Implications For Optimal Portfolios", Financial Counseling and Investing, Vol. 8(2), pp. 17 - 26 (1997)	
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↓	65	Web page: Strategic Financial Solutions, LLC., "PerTrac 2000 Software: Asset Allocation", <a href="http://www.pertrac2000.com/allocation.asp">http://www.pertrac2000.com/allocation.asp</a> , copyr. 2002	
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Examiner Signature	N. Subramaniam	Date Considered	2/3/05
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